

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Austin X. Jones  
Debtor

Case No. 25-00022-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Feb 10, 2025

User: AutoDocke  
Form ID: pdf002

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2025:**

Recip ID	Recipient Name and Address
db	Austin X. Jones, 506 S Irving Ave Apt 3, Scranton, PA 18505-2052
5680270	+ Am Bapt Cu, 255 N. Lone Hill Ave., San Dimas, CA 91773-2308
5680271	+ Calvaruso & Associates, LLC, 421 N. Pennsylvania Avenue, Wilkes Barre, PA 18702-4497
5686641	+ Christian Community Credit Union - San Dimas, CA, 255 N. Lone Hill Ave, San Dimas, CA 91773-2308
5680278	Elan Fin Svcs/fulton, Cb Disputes, Saint Louis, MO 63166
5680285	Key Bank N.A., Attn: Bankruptcy OH-01-51-0622 4910 Tied, Brooklyn, OH 44144
5680286	Lackawanna County Tax Claim Bureau, Attn: Bankruptcy, 123 Wyoming Ave, Scranton, PA 18503-2026
5680289	Pelican State Credit Union, Attn: Member Solutions/Bankruptcy Dept 2, Baton Rouge, LA 70816
5680294	Scranton Single Tax Office, Attn: Bankruptcy, 315 Franklin Ave, Scranton, PA 18503-1201
5680300	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5680301	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
5680302	+ Upst/cubi, P.o. Box 1503, San Carlos, CA 94070-7503

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5680269	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 10 2025 18:56:23	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
5680272	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2025 18:43:41	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5681755	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2025 18:43:21	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
5680273	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 10 2025 18:43:31	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5680274	Email/Text: bankruptcy@connexuscu.org	Feb 10 2025 18:40:00	Connexus Credit Union, Attn: Bankruptcy, PO Box 8026, Wausau, WI 54402-8026
5680275	+ Email/Text: bankruptcy_notifications@ccsusa.com	Feb 10 2025 18:40:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5680277	Email/Text: mrdiscen@discover.com	Feb 10 2025 18:39:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5680276	+ Email/Text: GenLit@doc.gov	Feb 10 2025 18:39:00	Department Of Comm F, 1401 Constitution Ave Nw, Washington, DC 20230-0002
5687956	+ Email/Text: bankruptcy@silvermanlegal.com	Feb 10 2025 18:39:00	Department of Commerce Federal Credit Union, c/o Silverman Theologou, LLP, 11200 Rockville Pike, Suite 520, N. Bethesda, MD 20852-7105
5681498	Email/Text: mrdiscen@discover.com	Feb 10 2025 18:39:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
5680279	Email/Text: mhassan@faicollect.com	Feb 10 2025 18:39:00	Financial Assistance, Inc, Attn: Bankruptcy Attn: Bankruptcy, 1130 140th Ave NE , Ste 100A,

5680280	+ Email/Text: SAABankruptcy@fcbanking.com	Feb 10 2025 18:39:00	First Commonwealth Bank, Attn: Legal Department 601 Philadelphia, Indiana, PA 15701-3952	Bellevue, WA 98005
5680281	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 10 2025 18:39:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198	
5680282	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 10 2025 18:39:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346	
5680283	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 10 2025 18:39:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, Po Box 7999, Saint Cloud, MN 56302-7999	
5680284	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 10 2025 18:56:23	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203	
5686177	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 10 2025 18:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013	
5681849	Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2025 18:43:21	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
5680287	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 10 2025 18:43:20	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497	
5680288	+ Email/Text: jlothrop@macu.com	Feb 10 2025 18:39:00	Mountain America Credit Union, Attn: Bankruptcy 9800 S Monroe St, Sandy, UT 84070-4419	
5680290	Email/Text: fesbank@attorneygeneral.gov	Feb 10 2025 18:39:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001	
5687870	+ Email/Text: bankruptcynotices@psecu.com	Feb 10 2025 18:40:00	PSECU, P.O. BOX 67013, HARRISBURG, PA 17106-7013	
5680293	+ Email/Text: bankruptcynotices@psecu.com	Feb 10 2025 18:40:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013	
5680291	Email/Text: RVSVBICNOTICE1@state.pa.us	Feb 10 2025 18:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001	
5680292	^ MEBN	Feb 10 2025 18:35:54	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210	
5680295	Email/Text: resolutionrecovery@servicecu.org	Feb 10 2025 18:39:00	Service Credit Union, Attn: Bankruptcy, PO Box 1268, Portsmouth, NH 03801	
5680296	Email/Text: bankruptcy@silvermanlegal.com	Feb 10 2025 18:39:00	Silverman Theologou, LLP, Attn: Bankruptcy, 11200 Rockville Pike Ste 520, Rockville, MD 20852-7105	
5680297	+ Email/PDF: SoFiBKNotifications@resurgent.com	Feb 10 2025 18:43:21	SoFi Bank, N.A., 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121-7285	
5680298	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 10 2025 18:43:40	Syncb/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060	
5680299	Email/PDF: ais.sync.ebn@aisinfo.com	Feb 10 2025 18:43:28	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064	

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 12, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Austin X. Jones help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.com; cibiklawpc@jubileebk.net; cibiklaw@recap.email; ecf@casedriver.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Jones, Austin X.

CHAPTER 13

CASE NO.

 ORIGINAL PLAN AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.) 0 Number of Motions to Avoid Liens 0 Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase money security interest, set out in § 2.G.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

- To date, the Debtor paid \$ 0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$ 9,000.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
02/2025	01/2030	\$150.00	\$0.00	\$150.00	\$9,000.00
				Total Payments:	\$9,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: () Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

() Debtor is over median income. Debtor estimates that a minimum of \$ 0.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

#### B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$ 0.00. (Liquidation value is calculated as the value of all nonexempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*

No assets will be liquidated. *If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20 \_\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

#### 2. SECURED CLAIMS.

##### A. Pre-Confirmation Distributions. *Check one.*

None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

**F. Surrender of Collateral. Check one.**

None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

**G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.**

None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

**3. PRIORITY CLAIMS.**

**A. Administrative Claims**

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

a. In addition to the retainer of \$ 2,425.00 already paid by the Debtor, the amount of \$ 2,075.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or

b. \$ \_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*

None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment

- C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). *Check one of the following two lines.*

None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

**4. UNSECURED CLAIMS**

- A. Claims of Unsecured Nonpriority Creditors Specially Classified. *Check one of the following two lines.*

None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

- B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.**

None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject
Calvaruso & Associates, LLC	Residential Lease - Residential	\$275.00			\$0.00	Assume

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- plan confirmation.
- entry of discharge.
- closing of case.

**7. DISCHARGE: (Check one)**

- The debtor will seek a discharge pursuant to § 1328(a).
- The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: \_\_\_\_\_  
Level 2: \_\_\_\_\_  
Level 3: \_\_\_\_\_  
Level 4: \_\_\_\_\_  
Level 5: \_\_\_\_\_  
Level 6: \_\_\_\_\_  
Level 7: \_\_\_\_\_  
Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced.* If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.  
Level 2: Debtor's attorney's fees.  
Level 3: Domestic Support Obligations.  
Level 4: Priority claims, pro rata.  
Level 5: Secured claims, pro rata.  
Level 6: Specially classified unsecured claims.  
Level 7: Timely filed general unsecured claims.  
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

**9. NONSTANDARD PLAN PROVISIONS**

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: 01/06/2025

/s/ Michael A. Cibik  
Attorney for Debtor

/s/ Austin X. Jones  
Debtor

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.